

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Melvin Torres  
 Debtor

Case No. 20-10747-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.

db +Melvin Torres, 63 West Madison Street, Mohnton, PA 19540-1209  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14463339 +American Dental Solutions, of Exeter, 5500 Perkiomen Avenue, Reading, PA 19606-3634  
 14463340 Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 14463347 +Diversified Adjustments, 600 Coon Rapids Blvd., Coon Rapids, MN 55433-5549  
 14463350 +G.H. Harris Associates Inc., P. O. Box 216, Dallas, PA 18612-0216  
 14463352 +Governor Mifflin School District, c/o Fulton Bank, P. O. Box 4624,  
 Lancaster, PA 17604-4624  
 14463353 Harvey Friedland, Esquire, Hill, Friedland & Scarafone, 1717 Swede Rd., Ste. 200,  
 Blue Bell, PA 19422-3372  
 14463354 +Hill's Cleaners and Dyers, Inc., 880 Easton Road, Warrington, PA 18976-2089  
 14463355 +Integrated Medical Group, 48 Tunnel Rd., Ste. 203, Pottsville, PA 17901-3885  
 14463356 +Keith J. Golub, Esquire, Hayt, Hayt & Landau LLC, P. O. Box 500, Eatontown, NJ 07724-0500  
 14463358 +Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
 14463357 +Midland Funding LLC, c/o Hayt Hayt & Landau LLC, 2 Industrial Way West,  
 Eatontown, NJ 07724-2265  
 14463359 Montgomery Ward, 1112 Seventh Ave., Madison, WI 53366  
 14463360 +National Recovery Agency, 4201 Crums Mill Rd., Harrisburg, PA 17112-2893  
 14463361 +Penn State Health, 500 University Dr., Hershey, PA 17033-2391  
 14463362 +Pingora Loan Servicing LLC, 5151 Corporate Dr., Troy, MI 48098-2639  
 14463363 +Rebecca A. Solarz, Esquire, KML Law Group, PC, 701 Market St., Ste. 5000,  
 Philadelphia, PA 19106-1541  
 14463365 St. Joseph Medical Group, P. O. Box 4985, Lancaster, PA 17604-4985  
 14463366 St. Joseph Medical Group, 5600 Brainerd Rd., Ste. 500, Chattanooga, TN 37411-5371  
 14463368 +Stephanie Torres, 63 W. Madison St., Mohnton, PA 19540-1209  
 14463370 +The Bradford Exchange, 9333 Milwaukee Ave., Niles, IL 60714-1392

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dsgrdg@ptdprolog.net Feb 27 2020 03:27:50 DAVID S. GELLERT,  
 David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2020 03:28:25  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 27 2020 03:28:40 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Feb 27 2020 03:28:29 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14463341 +E-mail/Text: rperez@arcadiarecovery.com Feb 27 2020 03:28:34 Arcadia Recovery Bureau LLC,  
 645 Penn St., Fourth Fl., Reading, PA 19601-3543  
 14463342 EDI: CAPITALONE.COM Feb 27 2020 08:13:00 Capital One, P. O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14463343 +E-mail/Text: bzhern@celticbank.com Feb 27 2020 03:29:02 Celtic Bank Corp.,  
 268 S. State St., Ste. 300, Salt Lake City, UT 84111-5314  
 14463344 EDI: CBS7AVE Feb 27 2020 08:18:00 Country Door, 1112 Seventh Ave.,  
 Monroe, WI 53566-1364  
 14463345 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 27 2020 03:26:41 Credit One Bank,  
 6801 S. Cimarron Rd., Las Vegas, NV 89113-2273  
 14463346 +E-mail/Text: dsgrdg@ptdprolog.net Feb 27 2020 03:28:06 David S. Gellert, Esquire,  
 David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711  
 14463348 +EDI: AMINFOFP.COM Feb 27 2020 08:13:00 First Premier Bank, 3820 N. Louise Ave.,  
 Sioux Falls, SD 57107-0145  
 14463349 +E-mail/Text: cashiering-administrationservices@flagstar.com Feb 27 2020 03:28:57  
 Flagstar Bank, 5151 Corporate Dr., Troy, MI 48098-2639  
 14463351 EDI: CBS7AVE Feb 27 2020 08:18:00 Ginny's Inc. - CPU, 1112 Seventh Ave.,  
 Monroe, WI 53566-1364  
 14463364 EDI: NEXTEL.COM Feb 27 2020 08:13:00 Sprint Corp., P. O. Box 7949,  
 Overland Park, KS 66207-0949  
 14463369 EDI: CBS7AVE Feb 27 2020 08:18:00 Swiss Colony, 1112 Seventh Ave.,  
 Monroe, WI 53566-1364

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0313-4

User: Lisa  
Form ID: 309I

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Feb 26, 2020

14463367      ##+St. Joseph Medical Group, P. O. Box 4154, Lancaster, PA 17604-4154

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Melvin Torres dsgrdg@ptdprolog.net  
REBECCA ANN SOLARZ on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

|  |   |                    |           |
|--|---|--------------------|-----------|
| <b>Information to identify the case:</b> |   |                    |           |
| Debtor 1                                 | <b>Melvin Torres</b>                    |                    |           |
|  | First Name                              | Middle Name        | Last Name |
| Debtor 2                                 |   |                    |           |
| (Spouse, if filing)                      | First Name                              | Middle Name        | Last Name |
| United States Bankruptcy Court           | <b>Eastern District of Pennsylvania</b> |                    |           |
| Case number:                             | <b>20-10747-amc</b>                     |                    |           |
|  | Social Security number or ITIN          | <b>xxx-xx-4409</b> |           |
|  | EIN                                     | --_-----           |           |
|  | Social Security number or ITIN          | -----              |           |
|  | EIN                                     | --_-----           |           |
|  | Date case filed for chapter             | <b>13 2/5/20</b>   |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:  | About Debtor 2:  |
|--|--|--|
| <b>1. Debtor's full name</b>   | Melvin Torres  |  |
| <b>2. All other names used in the last 8 years</b>   |  |  |
| <b>3. Address</b>  | 63 West Madison Street<br>Mohnton, PA 19540  |  |
| <b>4. Debtor's attorney</b><br>Name and address  | DAVID S. GELLERT<br>David S. Gellert PC<br>3506 Perkiomen Avenue<br>Reading, PA 19606                                      | Contact phone (610) 779-8000<br>Email: dsgrdg@ptdprolog.net  |
| <b>5. Bankruptcy trustee</b><br>Name and address   | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606           | Contact phone (610) 779-1313<br>Email: ECFMail@ReadingCh13.com   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | United States Bankruptcy Court<br>Office of the Clerk, Gateway Building<br>201 Penn Street, 1st Floor<br>Reading, PA 19601 | Hours open:<br>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.;<br>Reading Office --- 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (610)2085040<br><br>Date: 2/26/20 |

**For more information, see page 2**

Case number 20-10747-amc

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